## **Section B -- Retirement and Survivor Benefits**

This section presents data on retirement and survivor benefits provided by the Railroad Retirement Act. Regular retirement annuities are payable to employees with 10 or more years of railroad service who qualify on the basis of age or permanent disability. Age annuities may begin as early as age 60 for an employee with 30 or more years of service or at age 62 for one with 10 to 29 years of service. Disability annuities are payable at any age if the employee is permanently disabled for any regular employment. Employees with a current connection with the railroad industry may receive annuities based on disability for their regular occupation if they have attained age 60 and have at least 10 years of service, or at any age if they have at least 20 years of service.

Supplemental annuities are payable to employees age 65 or older with 25 or more years of railroad service who have a current connection with the railroad industry, and some service prior to October 1981, and whose regular annuities were awarded after June 30, 1966. Employees retiring after June 1974 with 30 or more years of service are eligible to receive supplemental annuities as early as age 60.

Annuities can be paid to spouses of retired 30-year employees when both the employee attains age 60 and the spouse either attains age 60 or has a child in care. In other cases, the spouse of a retired employee can receive an annuity when the employee attains age 62 and the spouse either attains age 62 or has a child in care. Annuities may, under certain conditions, also be payable to the divorced spouse of a retired employee.

Survivor annuities are payable to widow(er)s at age 60, or as early as age 50 if they are totally disabled. Under certain conditions, annuities are also payable to surviving children under age 18, ages 18-19 attending school full-time, or age 18 or over who became totally disabled before age 22, to widowed mothers (fathers) with young or disabled children in their care, and to dependent parents. Annuities may also, under certain conditions, be payable to remarried widow(er)s and divorced widow(er)s. A small number of survivor (option) annuities are being paid to widows under laws in effect before August 1946.

Annuities are calculated under two-tier formulas. The tier I portion of an employee's regular annuity is calculated under a formula similar to the one used for social security benefits. This benefit is based on the employee's taxable railroad compensation and social security-covered wages, and is reduced by the amount of any social security benefit received. The tier II portion is based on railroad service only and computed under separate formulas.

Spouse and survivor benefits are also computed according to tiers. A spouse tier I benefit equals one-half of the employee's tier I portion, before reduction for the employee's social security benefit, if any. The spouse's tier I amount is reduced by the amount of any social security benefit the spouse receives. The tier II amount is also based on the employee's tier II amount. In the case of a divorced spouse, only a tier I benefit is payable.

The survivor tier I amount is based on the deceased employee's combined railroad retirement and social security earnings and computed under the social security survivor benefit formulas. Survivor tier II amounts for awards since October 1986 are figured as a percentage of an employee tier II benefit -- 50 percent for a widow(er), 15 percent for a child, and 35 percent for a parent. The total tier II amount for a survivor family is subject to a minimum of 35 percent and a maximum of 80 percent of the employee tier II benefit. In the case of remarried widow(er)s, and divorced widow(er)s, only a tier I amount is payable.

In addition to their regular annuities, employees, spouses, and widow(er)s who were eligible for social security benefits and who met certain vesting requirements could be paid an additional annuity amount referred to as a vested dual benefit payment. This payment protects, in part, dual benefit equities previously established on the basis of credits acquired prior to 1975. Since August 1981, the award of vested dual benefit payments is restricted to vested employees with dual coverage on their own earnings.

Annuity amounts are subject to various types of reductions. Regular annuities to employees, spouses and widow(er)s are reduced if they begin before the normal retirement age, except for those payable to disabled employees, to certain employees retiring after June 1974 with 30 years of service and their spouses, or to spouses or widow(er)s with children in their care. Employee and spouse annuities are reduced separately in each portion, including the vested dual benefit payment, except for certain cases where the employee had 30 years of service. In these cases, which occur when the employee was first eligible after June 1984 and retires before age 62, only tier I is reduced. Widow(er)s' annuities

awarded since October 1986 are reduced in tier I and tier II. In most cases awarded before October 1986, only tier I is reduced, although tier II is computed on the basis of the reduced tier I. Other miscellaneous reductions in annuities include reductions for receipt of social security benefits and deductions caused by earnings in excess of the annual exempt amount.

Lump-sum death benefits are payable to certain survivors of employees with 10 or more years of railroad service and a current connection with the railroad industry. A lump-sum death benefit is payable at the time of an employee's death only if there are no survivors immediately eligible for monthly benefits. Otherwise, a deferred lump-sum benefit can be paid 12 months later if the total of monthly benefits paid the survivor during the year is less than the full lump-sum amount would have been.

Another lump-sum survivor benefit, the residual payment, can be made if no other benefits based at least in part on a deceased employee's railroad service will be payable in the future and the total of prior benefit payments is less than what the employee paid in railroad retirement taxes before 1975.

All current-payment status tables and award tables are based on universe data. In tables containing rounded figures, percentages are uniformly computed from unrounded figures; also, detailed figures may not add to totals shown because of rounding. Data for awards of employee and spouse annuities in 1998 (tables B8, B12 and B18) reflect the effects of recertifications through March 31, 1999.

Some of the more important terms used above and in the tables are discussed below:

1. An employee generally has a <u>current connection</u> if he(she) has 12 months of railroad service in the 30 months preceding retirement or death. An employee whose last 12 months of railroad service occurred prior to the 30 months before retirement or death may maintain a current connection if the employee did not perform any regular employment between the end of the 30-month period containing the last 12 months of railroad service and the month of retirement or death. A current connection may, in certain circumstances, be deemed for supplemental and survivor annuity purposes, if an employee had 25 years of service and was involuntarily terminated from rail service without fault on or after October 1, 1975.

- 2. Under the <u>special guaranty</u>, monthly benefits under the Railroad Retirement Act are equal to at least the amount the social security system would pay on the basis of combined railroad and social security credits, less amounts actually paid by the social security system. Retirement annuities computed under the special guaranty may include allowances for family members who could not receive benefits directly under the Railroad Retirement Act.
- 3. <u>Immediate retirements</u> refer to employee annuities which began in the calendar year in which the employee last worked for a railroad or in the following year. All others are classified as <u>deferred</u>.
- 4. <u>Normal retirement age</u>, also called full retirement age, was age 65 through calendar year 1999. Beginning with calendar year 2000, the normal retirement age will gradually increase from age 65 to age 67 over a 22-year period. For those born in 1938 (age 62 in 2000), the new retirement age is 65 and 2 months.
- 5. The average age of beneficiaries is computed as of the end of the fiscal year for those on the current-payment rolls on that date and as of the annuity beginning date for those awarded annuities during the year.

Table B1.--Number and average amount of retirement and survivor annuities in current-payment status at end of year, by type of annuitant and fiscal year, 1990-1999

	_	Ret	ired employe	ees	Spouses			\\ <i>\(\text{t}\) al = al</i>			
Fiscal year	Total <sup>1</sup>	Age	Disability	Supple- mental	and divorced spouses	Aged widow(er)s <sup>2</sup>	Disabled widow(er)s	Widowed mothers (fathers) <sup>2</sup>	Children	Remarried widow(er)s	Divorced widow(er)s <sup>2</sup>
NUMBER AT END OF YEA	R										
1990	1,094,112	316,049	79,996	194,615	218,475	246,892	7,229	2,078	16,330	5,649	6,700
1991	1,074,199	309,535	79,192	190,650	215,733	241,032	7,058	1,956	16,082	5,783	7,082
1992	1,050,546	302,184	78,474	186,146	212,036	233,809	6,904	1,829	15,910	5,785	7,382
1993	1,024,439	293,454	78,282	180,603	206,967	227,087	6,799	1,786	15,722	5,925	7,731
1994	996,280	284,168	78,183	174,505	201,327	220,021	6,620	1,735	15,463	6,023	8,152
1995	967,175	274,603	78,566	168,231	195,082	212,639	6,525	1,617	15,302	6,071	8,457
996	936,428	265,030	78,647	161,806	188,281	204,969	6,371	1,525	14,960	6,066	8,690
1997	906,741	255,664	79,063	155,721	181,399	197,447	6,202	1,462	14,665	6,064	8,976
1998	875,905	245,900	79,017	149,260	174,467	190,222	6,031	1,427	14,347	6,045	9,116
1999	846,687	236,741	79,617	143,515	167,478	182,839	5,893	1,327	13,964	5,967	9,280
AVERAGE AMOUNT											
1990		\$909	\$869	\$45	\$372	\$546	\$501	\$554	\$487	\$350	\$383
l 991		964	936	45	393	578	528	596	514	376	410
1992		1,010	996	45	410	604	549	626	532	399	430
1993		1,052	1,052	44	426	628	568	734	550	419	448
1994		1,091	1,108	44	441	652	586	804	567	441	468
1995		1,133	1,171	44	456	680	607	844	589	463	487
996		1,175	1,228	43	471	708	628	882	608	484	505
1997		1,223	1,291	43	487	740	650	916	627	507	526
1998		1,264	1,346	43	502	768	672	957	646	531	546
1999		1,300	1,398	43	514	792	687	991	659	548	559

<sup>&</sup>lt;sup>1</sup> Includes annuities to parents. On September 30, 1999, there were 66 parents' annuities in current-payment status averaging \$569.

NOTE.--Data exclude survivor (option) annuities. On September 30, 1999, there were 9 survivor (option) annuities in current-payment status averaging \$82.

<sup>&</sup>lt;sup>2</sup> Numbers include annuities temporarily being paid at spouse annuity rates, pending final adjudication of survivor annuities.

Table B2.--Number and average amount of retirement and survivor annuities awarded during year, by type of annuitant and fiscal year, 1990-1999

		Re	tired employe	es	Spouses			الم المالية الم			
Fiscal year	Total <sup>1</sup>	Age	Disability	Supple- mental	and divorced spouses	Aged widow(er)s	Disabled widow(er)s	Widowed mothers (fathers)	Children	Remarried widow(er)s	Divorced widow(er)s
NUMBER AWARDED											
1990	60,743	14,497	4,489	8,703	17,036	12,793	299	338	1,199	562	815
1991	55,181	12,446	4,566	7,422	15,641	12,232	267	277	1,087	471	762
1992	52,298	11,645	4,553	7,079	14,442	11,700	251	269	1,092	490	764
1993	49,014	9,965	4,849	5,877	12,719	12,529	272	272	1,023	601	900
1994	44,378	9,000	4,885	5,320	11,847	10,631	229	241	909	469	836
1995	42,072	7,962	5,094	4,715	10,407	11,021	297	222	1,074	419	853
1996	38,635	7,415	4,878	4,414	9,576	9,979	233	204	825	365	737
997	38,293	7,422	4,872	4,494	9,175	9,868	240	222	855	381	757
998	36,508	6,756	4,620	4,399	8,739	9,566	248	236	851	360	727
1999	36,205	6,846	5,140	4,496	8,157	9,317	246	199	719	324	759
Cumulative 1937-1999	4,599,720	1,366,474	467,967	413,887	1,052,141	937,530	15,888	83,280	230,374	12,643	16,044
AVERAGE AMOUNT											
1990		\$1,062	\$1,188	\$41	\$385	\$620	\$575	\$579	\$546	\$408	\$420
1991		1,124	1,252	41	419	676	595	630	602	417	462
1992		1,202	1,323	41	439	707	659	652	625	454	478
1993		1,223	1,354	41	448	740	676	843	664	483	496
1994		1,277	1,431	41	464	784	713	869	686	521	527
1995		1,346	1,504	41	482	820	737	927	713	541	537
1996		1,435	1,527	41	505	858	770	955	741	594	564
1997		1,506	1,593	41	521	888	782	868	760	607	564
1998		1,579	1,649	41	545	920	810	908	805	642	599
1999		1,654	1,751	41	567	945	825	993	831	658	615

<sup>&</sup>lt;sup>1</sup> Includes annuities to parents. Fiscal year 1999 total includes 2 annuities to parents averaging \$475. Cumulative total includes 3,492 annuities to parents

NOTE.--Cumulative figures reflect adjustments not made in yearly data, but average amounts for each year include effects of changes in rates made by the end of the year.

Table B3.--Retirement and survivor benefits paid, by type of benefit and fiscal year, 1990-1999 (Amount in millions)

						Retirement			
Fiscal year	Total retirement and survivor <sup>1</sup>	retirement and			Regular employed annuities and pensions	Э	Supplemental employee annuities	d	Spouse and ivorced spouse annuities
1990	\$7,194.6		\$5,357.0		\$4,268.5		\$108.0		\$980.4
1991	7,490.8		5.593.2		φ4,208.5 4.467.5		106.0		1.019.7
1992	7,490.8		5,754.0		4,603.0		102.1		1,019.7
1993	7,872.3		5,896.0		4,727.2		98.5		1,046.6
1994	7,978.9		5,978.9		4,796.7		94.0		1,088.3
1995	8.059.2		6.042.9		4,872.8		90.3		1,000.3
1996	8,113.6		6,089.1		4,927.1		90.3 86.2		1,079.7
1997	8,205.7		6,166.3		5,008.6		82.4		1,075.3
1998	8,246.6		6,199.0		5,052.5		78.6		1,067.9
1999	8,248.5		6,207.2		5,077.1		75.1		1,055.1
				Annuities	Survivor			Lump-sur	n benefits
	Total <sup>2</sup>	Aged widow(er)s'	Disabled widow(er)s'	Widowed mothers' (fathers')	Remarried widow(er)s'	Divorced widow(er)s'	Children's	Lump-sum death benefits	Residual payment
1990	\$1,829.6	\$1,615.4	\$43.5	\$15.4	\$23.5	\$30.4	\$100.9	\$6.7	\$1.3
1991	1,890.9	1,665.3	45.0	15.5	25.5	34.1	104.9	5.8	0.9
1992	1,933.1	1,697.2	46.1	15.3	27.8	38.1	108.0	5.8	1.0
1993	1,969.1	1,722.4	47.0	16.6	29.9	42.2	110.3	6.4	0.8
1994	1,993.6	1,727.0	47.6	29.3	32.0	45.7	111.4	5.7	0.6
1995	2,009.5	1,742.3	48.9	18.5	34.3	49.7	115.2	6.1	0.7
1996	2,018.5	1,747.1	49.3	17.8	35.9	52.8	115.1	5.4	0.5
1997	2,033.8	1,755.0	50.3	17.2	38.0	56.3	116.6	5.1	0.5
1998	2,041.9	1,759.0	50.1	16.9	38.9	58.9	117.7	5.2	0.4
1999	2,035.8	1,747.8	50.3	16.6	40.1	62.5	118.1	5.0	0.4

<sup>&</sup>lt;sup>1</sup> Includes a small amount of payments for hospital insurance benefits for services in Canada. <sup>2</sup> Includes parents' and survivor (option) annuities.

Table B4.--Lump-sum death benefits and residual payments awarded, by status of employee at death and fiscal year, 1990-1999

				Status of employe	ee at death	
	Tota	al	Nonre	tired	Ret	red
Fiscal year	Number	Average amount	Number	Average amount	Number	Average amount
LUMP-SUM DEATH BENEFITS <sup>1</sup>						
1990	8,005	\$850	426	\$857	7,579	\$849
1991	6,974	857	365	805	6,609	860
1992	7,030	855	331	803	6,699	857
1993	7,737	860	386	729	7,351	867
1994	6,624	869	308	708	6,316	877
1995	6,947	874	319	677	6,628	883
1996	6,082	876	274	604	5,808	889
1997	5,788	877	246	588	5,542	890
1998	5,828	887	221	551	5,607	900
1999	5,616	887	203	527	5,413	900
Cumulative 1947-1999	717,023		165,356		551,667	
RESIDUAL PAYMENTS						
1990	287	\$4,982	266	\$5,065	21	\$3,931
1991	196	4,634	179	4,751	17	3,409
1992	207	4,808	183	4,845	24	4,526
1993	198	4,137	176	4,233	22	3,363
1994	145	4,237	135	4,214	10	4,542
1995	170	4,486	165	4,512	5	3,633
1996	137	3,770	131	3,777	6	3,609
1997	140	3,424	124	3,388	16	3,699
1998	117	3,382	106	3,411	11	3,094
1999	100	3,958	93	4,017	7	3,174
Cumulative 1938-1999	307,258		281,501		25,757	

<sup>&</sup>lt;sup>1</sup> Includes deferred lump-sum death benefits; 15,858 were awarded in the period 1947-1999, of which 27 averaging \$717 were in 1999.

NOTE.--Cumulative figures reflect slight adjustments not shown in yearly figures.

Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 1999, by type of annuity and status of annuitant under Social Security Act

_	То	tal			ants receiving ecurity benefits		Annuitants n social secur	
Type of annuity	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
EMPLOYEE ANNUITIES								
All retirements:								
Full age	140,314	\$1,472	25,511	18	\$568	\$715	114,803	\$1,673
Reduced age	96,427	1,049	26,003	27	293	690	70,424	1,328
Disability	<sup>1</sup> 79,617	1,398	10,264	13	491	626	69,353	1,532
Total	316,358	\$1,325	61,778	20	\$440	\$690	254,580	\$1,539
Immediate retirements <sup>2</sup> :								
Full age	114,508	\$1,649	11,428	10	\$974	\$463	103,080	\$1,724
Reduced age	39,383	1,504	3,908	10	694	519	35,475	1,594
Disability	63,020	1,541	3,388	5	773	448	59,632	1,584
Total	216,911	\$1,591	18,724	9	\$879	\$472	198,187	\$1,659
Deferred retirements <sup>2</sup> :								
Full age	25,806	\$687	14,083	55	\$239	\$920	11,723	\$1,226
Reduced age	57,044	735	22,095	39	222	720	34,949	1,059
Disability	16,597	857	6,876	41	352	714	9,721	1,215
	99,447	\$743	43,054	43	\$248	\$785	56,393	\$1,120

Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 1999, by type of annuity and status of annuitant under Social Security Act - Continued

_	Total				nts receiving curity benefits		Annuitants not receiving social security benefits	
Type of annuity	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
SPOUSE AND DIVORCED SPOUSE ANNUITIES								
Full-rate spouse	95,582	\$587	36,616	38	\$265	\$585	58,966	\$788
Reduced-rate spouse	68,260	423	28,154	41	157	532	40,106	609
Divorced spouse	3,636	318	1,773	49	166	352	1,863	462
Total	167,478	\$514	66,543	40	\$217	\$556	100,935	\$711
SURVIVOR ANNUITIES <sup>3</sup>								
Aged widow(er)s	182,565	\$792	77,861	43	\$476	\$546	104,704	\$1,028
Disabled widow(er)s	<sup>4</sup> 5,893	687	1,659	28	397	525	4,234	801
Nidowed mothers								
fathers)	1,325	991	26	2	390	613	1,299	1,003
Remarried widow(er)s	5,967	548	2,869	48	281	523	3,098	796
Divorced widow(er)s	9,273	559	5,789	62	386	554	3,484	846
Children: Under age 18	3,424	850	91	3	470	377	3,333	860
Full-time students, ages 18-19	178	899	7	4	444	437	171	918
Disabled, over age 18	10,362	592	2,466	24	318	394	7,896	678
Parents	66	569	55	83	503	552	11	902
	219,053	\$766	90,823	41	\$458	\$541	128,230	\$983

<sup>&</sup>lt;sup>1</sup> All retirements include 39,592 disability annuities now payable as age annuities, of which 30,518 were immediate and 9,074 deferred.

<sup>&</sup>lt;sup>2</sup> Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.

<sup>&</sup>lt;sup>3</sup> Excludes interim widows' and survivor (option) annuities.

<sup>&</sup>lt;sup>4</sup> Includes 4,065 annuities now payable as aged widow(er)s' annuities.

Table B6.--Regular employee annuities in current-payment status on September 30, 1999, and awarded in fiscal year 1999, by type and amount

		Age annuities								
		Total		ng at age older	F	Beginning be		luced	Disabil annuiti	
Amount of annuity	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 1999										
Immediate retirements <sup>1</sup>	216,911	69	21,569	51	92,939	95	39,383	41	63,020	79
Deferred retirements <sup>1</sup>	99,447	31	21,114	49	4,692	5	57,044	59	16,597	21
Total	316,358	100	42,683	100	97,631	100	96,427	100	<sup>2</sup> 79,617	100
Average annuity: Immediate Deferred		\$1,591 743	\$1	,432 535		,700 ,373	\$1	,504 735	\$1,; {	541 357
Total		\$1,325	9	5988	\$1,	,684	\$1	,049	\$1,3	398
Less than \$100.00 \$100.00 to \$199.99	11,592 10,895	4 3	3,950 3,433	9	8 27	(3)	6,711 6,025	7 6	923 1,410	1 2
\$200.00 to \$299.99	9,834	3	3,179	7	81	(3)	5,102	5	1,472	2
\$300.00 to \$399.99	7,758	2	2,119	5	154	(3)	4,087	4	1,398	2
\$400.00 to \$499.99	6,420	2	1,522	4	195	(3)	3,461	4	1,242	2
\$500.00 to \$599.99	5,568	2	1,275	3	219	(3)	2,935	3	1,139	1
\$600.00 to \$699.99	5,545	2	1,163	3	239	(3)	2,824	3	1,319	2
\$700.00 to \$799.99	6,538	2	1,204	3	335	(3)	3,228	3	1,771	2
\$800.00 to \$899.99	8,262	3	1,360	3	519	1	4,137	4	2,246	3
\$900.00 to \$999.99	10,553	3	1,780	4	790	1	5,215	5	2,768	3
\$1,000.00 to \$1,099.99	12,528	4	2,222	5	1,632	2	5,334	6	3,340	4
\$1,100.00 to \$1,199.99	13,195	4	2,507	6	2,535	3	4,067	4	4,086	5
\$1,200.00 to \$1,299.99	15,244	5	2,300	5	4,541	5	3,446	4	4,957	6
\$1,300.00 to \$1,399.99	18,599	6	2,071	5	7,154	7	3,344	3	6,030	8
\$1,400.00 to \$1,499.99	22,675	7	1,816	4	10,079	10	3,981	4	6,799	9
\$1,500.00 to \$1,599.99	31,239	10	1,760	4	16,858	17	5,679	6	6,942	9
\$1,600.00 to \$1,699.99	29,779	9	1,760	4	11,886	12	8,964	9	7,169	9
\$1,700.00 to \$1,799.99	23,752	8	1,557	4	6,496	7	8,764	9	6,935	9
\$1,800.00 to \$1,899.99	18,343	6	1,331	3	5,801	6	5,027	5	6,184	8
\$1,900.00 to \$1,999.99	14,538	5	970	2	6,743	7	2,261	2	4,564	6
\$2,000.00 to \$2,099.99	12,001	4	783	2	6,999	7	1,084	1	3,135	4
\$2,100.00 to \$2,199.99	8,676	3	641	2	5,523	6	546	1	1,966	2
\$2,200.00 to \$2,299.99	5,625	2	530	1	3,792	4	176	(3)	1,127	1
\$2,300.00 to \$2,399.99	3,391	1	417	1	2,448	3	28	(3)	498	1
\$2,400.00 to \$2,499.99	2,135	1	361	1	1,610	2	1	(3)	163	(3)
\$2,500.00 and over	1,673	1	672	2	967	1			34	(3)
Total	316,358	100	42,683	100	97,631	100	96,427	100	79,617	100

Table B6.--Regular employee annuities in current-payment status on September 30, 1999, and awarded in fiscal year 1999, by type and amount - Continued

					Age an	nuities				
		Takal		ng at age		Beginning be			Disabil	,
<del>-</del>		Total	65 01	older	F	ull	Red	uced	annuiti	es
Amount of annuity	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 1999										
Immediate retirements <sup>1</sup>	8,289	69	629	50	2,392	95	1,089	36	4,179	81
Deferred retirements <sup>1</sup>	3,697	31	632	50	128	5	1,976	64	961	19
Total	11,986	100	1,261	100	2,520	100	3,065	100	5,140	100
Average annuity:		•								
Immediate	;	\$1,982 1,054	\$1	,916 732		,274 ,498	•	,734 ,082	\$1,8 1,7	890 148
Total	;	\$1,696	\$1	,323	\$2	,235	\$1	,314	\$1,7	
Less than \$100.00	124	1	48	4	4	(3)	54	2	18	(3)
\$100.00 to \$199.99	95	1	28	2	1	(3)	40	1	26	1
\$200.00 to \$299.99	146	1	70	6	5	(3)	50	2	21	(3)
\$300.00 to \$399.99	161	1	74	6	2	(3)	50	2	35	1
\$400.00 to \$499.99	183	2	49	4	6	(3)	102	3	26	1
\$500.00 to \$599.99	191	2	75	6	3	(3)	81	3	32	1
\$600.00 to \$699.99	158	1	39	3	3	(3)	78	3	38	1
\$700.00 to \$799.99	158	1	32	3	2	(3)	88	3	36	1
\$800.00 to \$899.99	222	2	19	2	3	(3)	143	5	57	1
\$900.00 to \$999.99	341	3	29	2	7	(3)	232	8	73	1
\$1,000.00 to \$1,099.99	384	3	40	3	10	(3)	233	8	101	2
\$1,100.00 to \$1,199.99	364	3	36	3	7	(3)	191	6	130	3
\$1,200.00 to \$1,299.99	397	3	56	4	9	(3)	172	6	160	3
\$1,300.00 to \$1,399.99	388	3	51	4	8	(3)	163	5	166	3
\$1,400.00 to \$1,499.99	456	J	59	5	11	(3)	157	5	229	4
\$1,500.00 to \$1,599.99	531	4	48	4	16	1	151	5	316	6
\$1,600.00 to \$1,699.99	704	6	46 68	5	23	1	146	5	467	9
\$1,700.00 to \$1,799.99	70 <del>4</del> 767	6	48	5 4	23 56	2	167	5	496	10
\$1,800.00 to \$1,799.99	929	8	88	7	108	4	192	6	541	11
\$1,900.00 to \$1,999.99	929	8	50	4	171	7	204	7	499	10
\$2.000.00 to \$2.099.99	924 882	7	35	3	198	8	156	, 5	493	10
. , , ,								5 4		
\$2,100.00 to \$2,199.99	900	8 7	38	3 1	304	12	134	=	424	8 7
\$2,200.00 to \$2,299.99	824	, 5	18	•	356	14	65	2	385	· ·
\$2,300.00 to \$2,399.99	594	ŭ	26	2	312	12	16	1	240	5
\$2,400.00 to \$2,499.99	496	4	22	2	365	14		• •	109	2
\$2,500.00 and over	667	6	115	9	530	21		• •	22	(0)
Total	11,986	100	1,261	100	2,520	100	3,065	100	5,140	100

<sup>&</sup>lt;sup>1</sup> Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.

<sup>&</sup>lt;sup>2</sup> Includes 39,592 annuities now payable as age annuities.

<sup>&</sup>lt;sup>3</sup> Less than 0.5 percent.

Table B7.--Components of employee annuities in current-payment status on December 31, 1998, by amount

	Net	tier I		ed dual benefit	Tota	l tier II	Supplem annui	
Amount of component	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Average, non-zero cases	\$92	22	\$15	2	\$38	33	\$4	3
Less than \$20.00	4,272	1	23	(1)	16,642	5	1,058	1
\$ 20.00 to \$39.99	2,783	1	155	(1)	25,527	8	13,376	9
\$ 40.00 to \$59.99	2,469	1	690	1	12,491	4	127,603	86
\$ 60.00 to \$79.99	2,300	1	2,186	3	7,874	3	6,077	4
\$ 80.00 to \$99.99	2,169	1	7,883	9	6,259	2		
\$100.00 to \$149.99	5,664	2	31,040	36	14,017	4		
\$150.00 to \$199.99	5,647	2	35,011	40	14,548	5		
\$200.00 to \$249.99	4,845	2	7,839	9	18,068	6		
\$250.00 to \$299.99	3,945	1	1,693	2	19,740	6		
\$300.00 to \$349.99	3,351	1	578	1	22,584	7		
\$350.00 to \$399.99	3,335	1	217	(1)	20,591	7		
\$400.00 to \$449.99	3,310	1	64	(1)	16,605	5		
\$450.00 to \$499.99	3,325	1	11	(1)	14,995	5		
\$500.00 to \$549.99	3,640	1	3	(1)	13,836	4		
\$550.00 to \$599.99	3,703	1	2	(1)	12,886	4		
\$600.00 to \$649.99	4,038	1			12,193	4		
\$650.00 to \$699.99	4,586	1	1	(1)	12,776	4		
\$700.00 to \$749.99	5,466	2			11,906	4		
\$750.00 to \$799.99	6,628	2			10,787	3		
\$800.00 to \$849.99	8,132	3			8,790	3		
\$850.00 to \$899.99	10.852	3			6,554	2		
\$900.00 to \$949.99	19,871	6			4,535	1		
\$950.00 to \$999.99	27,554	9			3,201	1		
\$1,000.00 to \$1,049.99	28,233	9			2,282	1		
\$1,050.00 to \$1,099.99	32,560	10			1,653	1		
\$1,100.00 to \$1,149.99	22,840	7			963	(1)		
\$1,150.00 to \$1,199.99	28,836	9			321	(1)		
\$1,200.00 to \$1,249.99	28,422	9			143	(1)		
\$1,250.00 to \$1,299.99	14.710	5			39	(1)		
\$1,300.00 and over	15,994	5		••	33	(1)		
Total, non-zero cases	313,480	100	87,396	100	312,839	100	<sup>2</sup> 148,114	100
Zero cases	9,724				10,353		35,854	
Grand total	323,204		87,396		323,192		183,968	

<sup>&</sup>lt;sup>1</sup> Less than 0.5 percent.

NOTE.--Component data based on cases where record is available.

<sup>&</sup>lt;sup>2</sup> Includes 7,171 averaging \$66 awarded under 1937 Act provisions and 140,943 averaging \$42 awarded under the 1974 Act.

Table B8.--Components of employee annuities awarded in 1998, by amount

Average, non-zero cases.  Less than \$20.00. \$ 20.00 to \$39.99. \$ 40.00 to \$59.99. \$ 60.00 to \$79.99. \$ 80.00 to \$99.99. \$ 100.00 to \$149.99. \$ 150.00 to \$199.99. \$ 2200.00 to \$249.99. \$ 250.00 to \$299.99. \$ 3300.00 to \$349.99. \$ 350.00 to \$399.99. \$ 400.00 to \$449.99. \$ 550.00 to \$599.99. \$ 550.00 to \$649.99. \$ 550.00 to \$649.99. \$ 550.00 to \$699.99. \$ 700.00 to \$749.99. \$ 8800.00 to \$849.99. \$ 8800.00 to \$849.99. \$ 8800.00 to \$849.99. \$ 9900.00 to \$899.99.	\$1,1 28 39 21 13 24 53 79 87 106 77 57 57 60 78	Percent  (2) (2) (2) (2) (2) (2) (1) 1 1 1 (2) (2) (2)	\$14 48 400 211 56 9 1	   7 55 29 8 1	Number \$555  140 685 351 187 163 365 381 363 325 369	Percent  1 6 3 2 1 3 3 3 3 3	\$42 5 123 2,956 	(2) 4 96  
Less than \$20.00. \$ 20.00 to \$39.99. \$ 40.00 to \$59.99. \$ 60.00 to \$79.99. \$ 80.00 to \$99.99. \$ 100.00 to \$149.99. \$ 150.00 to \$199.99. \$ 2200.00 to \$249.99. \$ 250.00 to \$299.99. \$ 3300.00 to \$349.99. \$ 350.00 to \$399.99. \$ 4400.00 to \$449.99. \$ 550.00 to \$499.99. \$ 550.00 to \$599.99. \$ 550.00 to \$599.99. \$ 550.00 to \$649.99. \$ 550.00 to \$649.99. \$ 550.00 to \$649.99. \$ 550.00 to \$699.99. \$ 5700.00 to \$749.99. \$ 5850.00 to \$849.99. \$ 5850.00 to \$849.99. \$ 5850.00 to \$849.99.	28 39 21 13 24 53 79 87 106 77 57 57	(2) (2) (2) (2) (2) (1) 1 1 1 (2) (2)	48 400 211 56 9 1	   7 55 29 8 1	140 685 351 187 163 365 381 363 325	1 6 3 2 1 3 3 3	5 123 2,956 	(2) 4 96 
\$ 20.00 to \$39.99. \$ 40.00 to \$59.99. \$ 60.00 to \$79.99. \$ 80.00 to \$99.99. \$ 100.00 to \$149.99. \$ 150.00 to \$199.99. \$ 220.00 to \$249.99. \$ 250.00 to \$299.99. \$ 330.00 to \$349.99. \$ 350.00 to \$399.99. \$ 4400.00 to \$449.99. \$ 550.00 to \$49.99. \$ 550.00 to \$549.99. \$ 550.00 to \$599.99. \$ 660.00 to \$649.99. \$ 770.00 to \$749.99. \$ 7750.00 to \$749.99.	39 21 13 24 53 79 87 106 77 57 57	(2) (2) (2) (2) (2) 1 1 1 1 (2) (2)	48 400 211 56 9 1	   7 55 29 8 1	685 351 187 163 365 381 363 325	6 3 2 1 3 3 3	123 2,956 	4 96  
\$ 40.00 to \$59.99. \$ 60.00 to \$79.99. \$ 80.00 to \$99.99. \$ 100.00 to \$149.99. \$ 150.00 to \$199.99. \$ 2200.00 to \$249.99. \$ 250.00 to \$299.99. \$ 3300.00 to \$349.99. \$ 350.00 to \$349.99. \$ 4400.00 to \$449.99. \$ 550.00 to \$549.99. \$ 550.00 to \$599.99. \$ 550.00 to \$649.99. \$ 550.00 to \$699.99. \$ 700.00 to \$749.99. \$ 750.00 to \$799.99. \$ 8800.00 to \$849.99. \$ 8800.00 to \$849.99.	21 13 24 53 79 87 106 77 57 57	(2) (2) (2) (2) 1 1 1 1 (2) (2)	48 400 211 56 9 1	 7 55 29 8 1	351 187 163 365 381 363 325	3 2 1 3 3 3	2,956	96
\$ 60.00 to \$79.99. \$ 80.00 to \$99.99. \$ 100.00 to \$149.99. \$ 150.00 to \$199.99. \$ 2200.00 to \$249.99. \$ 250.00 to \$299.99. \$ 3300.00 to \$349.99. \$ 4400.00 to \$449.99. \$ 450.00 to \$499.99. \$ 550.00 to \$549.99. \$ 650.00 to \$649.99. \$ 7700.00 to \$749.99. \$ 7700.00 to \$749.99. \$ 8800.00 to \$849.99. \$ 8800.00 to \$849.99. \$ 8850.00 to \$849.99. \$ 8850.00 to \$899.99.	13 24 53 79 87 106 77 57 57	(2) (2) (2) 1 1 1 1 (2) (2)	48 400 211 56 9 1	 7 55 29 8 1	187 163 365 381 363 325	2 1 3 3 3		
\$ 80.00 to \$99.99. \$100.00 to \$149.99. \$150.00 to \$199.99. \$200.00 to \$249.99. \$250.00 to \$299.99. \$300.00 to \$349.99. \$350.00 to \$399.99. \$4400.00 to \$449.99. \$450.00 to \$499.99. \$550.00 to \$549.99. \$550.00 to \$599.99. \$660.00 to \$649.99. \$700.00 to \$749.99. \$750.00 to \$799.99. \$8800.00 to \$849.99.	24 53 79 87 106 77 57 57	(2) (2) 1 1 1 1 (2) (2)	48 400 211 56 9 1	7 55 29 8 1	163 365 381 363 325	1 3 3 3		
\$100.00 to \$149.99. \$150.00 to \$199.99. \$200.00 to \$249.99. \$250.00 to \$299.99. \$300.00 to \$349.99. \$350.00 to \$399.99. \$4400.00 to \$449.99. \$450.00 to \$499.99. \$550.00 to \$549.99. \$6600.00 to \$649.99. \$700.00 to \$749.99. \$750.00 to \$749.99. \$750.00 to \$799.99. \$750.00 to \$849.99.	53 79 87 106 77 57 57	(2) 1 1 1 1 (2) (2)	400 211 56 9 1	55 29 8 1	365 381 363 325	3 3 3		
6150.00 to \$199.99. 62200.00 to \$249.99. 6250.00 to \$299.99. 6300.00 to \$349.99. 6350.00 to \$399.99. 6400.00 to \$449.99. 6550.00 to \$549.99. 6560.00 to \$599.99. 6600.00 to \$649.99. 6750.00 to \$749.99. 6750.00 to \$799.99. 6800.00 to \$849.99. 6850.00 to \$849.99. 6850.00 to \$849.99.	79 87 106 77 57 57	1 1 1 1 (2) (2)	211 56 9 1	29 8 1 (2)	381 363 325	3 3		
\$2200.00 to \$249.99. \$250.00 to \$299.99. \$300.00 to \$349.99. \$350.00 to \$399.99. \$400.00 to \$449.99. \$500.00 to \$499.99. \$550.00 to \$599.99. \$660.00 to \$649.99. \$750.00 to \$749.99. \$750.00 to \$799.99. \$8800.00 to \$849.99. \$850.00 to \$849.99.	87 106 77 57 57	1 1 1 (2)	56 9 1 1	8 1 (2)	363 325	3		
\$250.00 to \$299.99. \$300.00 to \$349.99. \$350.00 to \$399.99. \$400.00 to \$449.99. \$450.00 to \$499.99. \$500.00 to \$549.99. \$650.00 to \$599.99. \$660.00 to \$649.99. \$750.00 to \$749.99. \$750.00 to \$799.99. \$8800.00 to \$849.99.	106 77 57 57 60	1 1 (2) (2)	9 1 1	1 (2)	325			
\$300.00 to \$349.99. \$350.00 to \$399.99. \$400.00 to \$449.99. \$450.00 to \$499.99. \$550.00 to \$549.99. \$550.00 to \$599.99. \$660.00 to \$649.99. \$750.00 to \$749.99. \$750.00 to \$799.99. \$8800.00 to \$849.99. \$850.00 to \$849.99. \$850.00 to \$899.99.	77 57 57 60	1 (2) (2)	1	(2)		3		
\$350.00 to \$399.99. \$400.00 to \$449.99. \$450.00 to \$499.99. \$500.00 to \$549.99. \$550.00 to \$599.99. \$660.00 to \$649.99. \$750.00 to \$749.99. \$750.00 to \$799.99. \$800.00 to \$849.99. \$850.00 to \$899.99.	57 57 60	(2) (2)	1		360			
\$400.00 to \$449.99. \$450.00 to \$499.99. \$500.00 to \$549.99. \$550.00 to \$599.99. \$600.00 to \$649.99. \$650.00 to \$699.99. \$700.00 to \$749.99. \$750.00 to \$799.99. \$800.00 to \$849.99. \$850.00 to \$899.99.	57 60	(2)	•	(2)	303	3		
\$400.00 to \$449.99. \$450.00 to \$499.99. \$500.00 to \$549.99. \$550.00 to \$599.99. \$6600.00 to \$649.99. \$700.00 to \$749.99. \$750.00 to \$799.99. \$8800.00 to \$849.99. \$850.00 to \$899.99.	60			(2)	470	4		
\$450.00 to \$499.99. \$500.00 to \$549.99. \$550.00 to \$599.99. \$600.00 to \$649.99. \$700.00 to \$749.99. \$750.00 to \$799.99. \$800.00 to \$849.99. \$850.00 to \$899.99.		1			589	5		
\$500.00 to \$549.99. \$550.00 to \$599.99. \$600.00 to \$649.99. \$650.00 to \$699.99. \$700.00 to \$749.99. \$750.00 to \$799.99. \$800.00 to \$849.99. \$850.00 to \$899.99.	78				489	4		
\$550.00 to \$599.99. \$600.00 to \$649.99. \$650.00 to \$699.99. \$700.00 to \$749.99. \$750.00 to \$799.99. \$800.00 to \$849.99. \$850.00 to \$899.99.		1			529	5		
\$600.00 to \$649.99. \$650.00 to \$699.99. \$700.00 to \$749.99. \$750.00 to \$799.99. \$800.00 to \$849.99. \$850.00 to \$899.99.	67	1			544	5		
\$650.00 to \$699.99. \$700.00 to \$749.99. \$750.00 to \$799.99. \$800.00 to \$849.99. \$850.00 to \$899.99.	89	1			574	5		
\$700.00 to \$749.99	106	1			518	5		
6750.00 to \$799.99	137	1			587	5		
8800.00 to \$849.99	154	1			546	5		
8850.00 to \$899.99	208	2			705	6		
\$900.00 to \$949.99	275	2			517	5		
•	326	3		• •	453	4		
\$950.00 to \$999.99	631	5		• •	387	3		
61,000.00 to \$1,049.99	802	7		• •	339	3		
\$1,050.00 to \$1,049.99	776	7	• • • • •	• •	370	3		• •
\$1,100.00 to \$1,149.99	501	4		• •	275	2		
\$1,150.00 to \$1,149.99	695	6		• •	95	1		• •
\$1,200.00 to \$1,199.99.	1,409	12	• • • • •	• •	54	(2)		
\$1,250.00 to \$1,249.99.	1,409	13	• • • • •	• •	10	(2)		
	1,475	11	• • • • •	• •	8	(2)		• •
61,300.00 to \$1,349.99.	*			• •	5	(2)		• • •
61,350.00 to \$1,399.99	1,095 650	10 6	• • • • •	• •	5 3	(2)		
	000	U		••	J			• • •
Total, non-zero cases	11,496	100	726	100	11,396	100	3,084	100
Zero cases.	43				143		620	
Grand total	11,539		726		11,539		3,704	

<sup>&</sup>lt;sup>1</sup> Supplemental annuities awarded by the end of 1998 to employees awarded regular retirement annuities in 1998. <sup>2</sup> Less than 0.5 percent.

Table B9.--Employee annuities in current-payment status on September 30, 1999, and awarded in fiscal year 1999, by type and component

					Age an	nuities				
			Beginnin				efore age 65		Disab	•
-	To	tal	65 or	older	Fu	<u>                                     </u>	Redu	uced	annui	ties
Component	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 1999										
Total, regular <sup>1</sup>	316,358	\$1,325	42,683	\$988	97,631	\$1,684	96,427	\$1,049	<sup>2</sup> 79,617	\$1,398
Non-tiered cases	276	1,209	8	806	55	969	1	1,150	212	1,286
Tier I, net	306,942	933	40,109	768	97,379	1,111	90,706	738	78,748	1,023
Gross	316,082	1,085	42,675	1,076	97,576	1,137	96,426	1,029	79,405	1,092
Offset for social security benefit.	61,495	670	18,637	811	6,773	409	25,910	658	10,175	618
Tier II, total	306,488	394	39,310	235	97,580	531	91,653	338	77,945	368
1981 law <sup>3</sup>	226,936	458	25,103	277	61,283	662	79,910	378	60,640	433
Prior law	79,552	211	14,207	161	36,297	310	11,743	69	17,305	141
Service and compensation before 1975	79,552	166	14,207	136	36,297	238	11,743	60	17,305	113
Addition for service before 1975	47,412	31	4,874	29	32,356	33	2,109	18	8,073	25
Service and compensation after 1974	47,412	44	4,874	42	32,356	47	2,109	32	8,073	35
Vested dual railroad retirement- social security benefit	82,524	153	15,512	158	27,853	165	25,934	143	13,225	143
Addition under minimum guaranties <sup>4</sup>	2,756	265	18	253	2	328	76	317	2,660	263
Total reduction for age	96,427	179			-		96,427	179		
Supplemental annuity		43	13,002	48	79,395	43	28,356	42	22,762	40
Social security benefit	61,778	690	18,701	825	6,810	415	26,003	690	10,264	626

Table B9.--Employee annuities in current-payment status on September 30, 1999, and awarded in fiscal year 1999, by type and component - Continued

					Age ann	nuities				
	_		Beginning			Beginning be			Disab	•
<u>-</u>	Tot	tal	65 or c	older	Fu	<u>III</u>	Redu	iced	annui	ties
Component	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
AWARDED IN FISCAL YEAR 1999										
Total, regular <sup>1</sup>	11,986	\$1,696	1,261	\$1,323	2,520	\$2,235	3,065	\$1,314	5,140	\$1,751
Non-tiered cases	291	1,218	11	963	57	1,022	3	683	220	1,289
Tier I, net	11,924	1,146	1,243	999	2,514	1,324	3,041	939	5,126	1,216
Gross	11,695	1,248	1,250	1,190	2,463	1,337	3,062	1,186	4,920	1,258
Offset for social security benefit .	680	775	289	893	12	588	174	679	205	703
Tier II	11,812	582	1,205	411	2,504	919	2,976	430	5,127	546
Vested dual railroad retirement-										
social security benefit	569	148	156	156	245	154	155	131	13	162
Addition under minimum										
guaranties <sup>4</sup>	177	233	1	245			10	410	166	223
Total reduction for age	3,065	241					3,065	241		
Social security benefit	709	779	294	897	12	594	183	701	220	697

<sup>&</sup>lt;sup>1</sup> Excludes supplemental annuities and social security benefits.

NOTE.--Detail will not produce overall average annuity amounts as deductions for work and other adjustments are not reflected. Component data based on cases where record is available. Non-tiered cases are generally recent awards whose final annuity amount has not been determined.

<sup>&</sup>lt;sup>2</sup> Includes 39,592 annuities now payable as age annuities.

<sup>&</sup>lt;sup>3</sup> Tier II based on total service and 60 months of highest compensation.

<sup>&</sup>lt;sup>4</sup> Includes special social security minimum guaranty and 1974 Act "grandfather clause" assuring benefits, before reduction for social security benefits, at least equal to amounts payable under provisions in effect in December 1974.

Table B10.--Regular employee annuities in current-payment status on September 30, 1999, and awarded in fiscal year 1999, by type of annuity and age of annuitant

					Age ann	uities					
	Tota	ıl	0 0	Beginning at age 65 or older		Beginning be	ore age 65			sability Inuities	
Age of annuitant <sup>1</sup>	Number	Percent	Number	Percent	Ful Number	Percent	Number	Percent	Number	Percent	
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 1999											
Under 50	7,029	2							7,029	9	
50 to 54	9,928	3							9,928	12	
55 to 59	11,307	4							11,307	14	
60 to 64	28,425	9			6,133	6	10,531	11	11,761	15	
65 to 69	50,763	16	4,532	11	12,014	12	22,507	23	11,710	15	
70 to 74	70,307	22	7,373	17	15,104	15	35,333	37	12,497	16	
75 to 79	63,484	20	8,975	21	32,432	33	14,044	15	8,033	10	
80 to 84	42,171	13	7,878	18	22,812	23	7,072	7	4,409	6	
85 to 89	21,325	7	6,374	15	8,721	9	4,169	4	2,061	3	
90 to 94	8,991	3	5,683	13	280	(2)	2,312	2	716	1	
95 and older	2,628	1	1,868	4	135	(2)	459	(2)	166	(2)	
Total	316,358	100	42,683	100	97,631	100	96,427	100	<sup>3</sup> 79,617	100	
Average age	7	3.1	8	0.8	7	6.6	7	73.0	6	5.0	

Table B10.--Regular employee annuities in current-payment status on September 30, 1999, and awarded in fiscal year 1999, by type of annuity and age of annuitant - Continued

					Age ann	uities				
			Beginning at age Beginning before age 65				Disability			
-	Tota	ı <u>l</u>	65 or o	lder	Full		Reduc	ed	annuit	ies
Age of annuitant <sup>1</sup>	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 1999										
Under 50	1,648	14							1,648	32
50 to 54	1,512	13							1,512	29
55 to 59	1,378	11							1,378	27
60 to 61	1,533	13					1,066	35	467	9
62 to 64	4,654	39			2,520	100	1,999	65	135	3
60 to 64, total	6,187	52			2,520	100	3,065	100	602	12
65 to 69	1,144	10	1,144	91						
70 to 74	91	1	91	7						
75 and older	26	(2)	26	2						
Grand total	11,986	100	1,261	100	2,520	100	3,065	100	5,140	100
Average age	5	8.4	6	6.5	6	2.4	6	1.7	5.	2.6

<sup>&</sup>lt;sup>1</sup> Age at end of fiscal year 1999 for annuities in current-payment status at end of year, and age on beginning date for annuities awarded in year

<sup>&</sup>lt;sup>2</sup> Less than 0.5 percent.

<sup>&</sup>lt;sup>3</sup> Includes 39,592 annuities now payable as age annuities.

Table B11.--Regular employee annuities in current-payment status on September 30, 1999, and awarded in fiscal year 1999, by type of annuity and years of creditable service

					Age ar	nuities					
			ū	ng at age	-		efore age 65			sability	
-	То	tal	65 or	older	F	<u>ull</u>	Redu	uced	annı	uities	
Years of creditable service	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 1999											
10 to 14	49,757	16	12,470	29			25,321	26	11,966	15	
15 to 19	29,584	9	6,989	16			14,466	15	8,129	10	
20 to 24	37,661	12	4,798	11			10,424	11	22,439	28	
25 to 29	28,137	9	5,011	12			8,659	9	14,467	18	
Less than 30, total	145,139	46	29,268	69			58,870	61	57,001	72	
30 <sup>1</sup>	18,028	6	2,035	5	9,430	10	2,688	3	3,875	5	
31 to 34	44,448	14	3,515	8	22,069	23	9,074	9	9,790	12	
35 to 39	64,643	20	4,007	9	37,124	38	16,019	17	7,493	9	
40 and over	44,100	14	3,858	9	29,008	30	9,776	10	1,458	2	
30 and over, total	171,219	54	13,415	31	97,631	100	37,557	39	22,616	28	
Grand total	316,358	100	42,683	100	97,631	100	96,427	100	<sup>2</sup> 79,617	100	
Average years of service		28.4		23.6		37.0		25.0		24.4	

Table B11.--Regular employee annuities in current-payment status on September 30, 1999, and awarded in fiscal year 1999, by type of annuity and years of creditable service - Continued

			Beginnin	ng at age		Beginning b		Disability		
<u>.</u>	To	otal	65 or older		F	Full		Reduced		uities
Years of creditable service	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 1999										
10 to 14	1,945	16	463	37			861	28	621	12
15 to 19	1,114	9	200	16			412	13	502	10
20 to 24	2,246	19	191	15			421	14	1,634	32
25 to 29	1,619	14	158	13			305	10	1,156	22
Less than 30, total	6,924	58	1,012	80			1,999	65	3,913	76
30 to 34	2,280	19	70	6	829	33	490	16	891	17
35 to 39	1,428	12	29	2	694	28	419	14	286	6
40 and over	1,354	11	150	12	997	40	157	5	50	1
30 and over, total	5,062	42	249	20	2,520	100	1,066	35	1,227	24
Grand total	11,986	100	1,261	100	2,520	100	3,065	100	5,140	100
Average years of service		26.8		22.1		37.5		23.9		24.3

<sup>&</sup>lt;sup>1</sup> Maximum service is 30 years when service before 1937 is credited; there is no limit on the amount of service after 1936 that is creditable. <sup>2</sup> Includes 39,592 disability annuities now payable as age annuities.

Table B12.--Employee annuities in current-payment status on December 31, 1998, and awarded in 1998, by last railroad employer

		In current-payme	Railroad annuities awarded in 1998						
	Railroad	annuities		ual beneficiar	es		Immediate retirement		
Last railroad employer	Number	Average amount	Number	Average RR annuity	Average SS benefit	Total	Number	Average amount	
Burlington Northern and Santa Fe Ry. Co.	46,779	\$1,422	7,094	\$479	\$656	1,715	1,129	\$2,007	
Consolidated Rail Corp. (Conrail)	53,094	1,253	12,913	423	707	1,265	770	1,983	
CSX Transportation, Inc.	43,081	1,408	6,740	456	657	1,671	1,274	1,971	
Grand Trunk Western RR., Inc.	3,285	1,462	554	534	643	172	125	2,096	
Ilinois Central RR. Co.	9,817	1,299	1,994	462	678	287	144	2,115	
Kansas City Southern Ry. Company	1,713	1,516	247	426	659	104	81	1,951	
Soo-Kansas City Southern Joint Agency	166	1,499	20	725	475	4	3	1,743	
National RR. Passenger Corp. (Amtrak)	7,573	1,502	885	732	598	471	376	1,720	
Norfolk Southern Corp.	26,532	1,386	4,285	452	663	1,051	704	1,920	
Soo Line RR. Co.	4,408	1,518	513	516	655	179	128	1,984	
Jnion Pacific RR. Co.	61,317	1,364	11,589	462	663	2,309	1,650	2,010	
Class I railroads, total	257,765	\$1,368	46,834	\$458	\$672	9,228	6,384	\$1,974	
	500	04.440	50	<b>#500</b>	<b>#</b> 505	40	45	<b>#</b> 4 <b>7</b> 04	
Bangor & Aroostook RR. Co.	500	\$1,446	56	\$536	\$585	19	15	\$1,701	
Bessemer & Lake Erie RR. Co.	770	1,321	102	474	662	27	14	1,807	
Boston & Maine Corp.	1,643	1,080	486	396	704 722	9			
Canadian Pacific Ry. Co.	520 187	907	72	360		6 9	 8	2.00	
Chicago, Central and Pacific RR. Co.	_	1,926	1	1,483	314		_	2,020	
Delaware & Hudson Ry. Co. Inc.	1,165	1,209	281	314	770	28	20	1,96	
Ouluth, Missabe & Iron Range Ry. Co.	1,115 225	1,124	359	543	645 601	24 20	19 18	1,808	
Ouluth, Winnipeg & Pacific Ry. Co.		1,504	35	579 505			34	2,23	
Elgin, Joliet & Eastern Ry. Co.	1,417 671	1,320 946	242 274	505 291	667 730	60 40	34 32	1,810 1,704	
Florida East Coast Ry. Co.	190		28	413	730 676	40 2	32 1	,	
Fox Valley & Western LTD.		1,456	_					1,859	
ake Superior & Ishpeming RR. Co.	168	1,503	15	472	679	10	9	2,079	
Montana Rail Link, Inc.	117	1,807	3	838	617	10	10	1,89	
lew England Central RR. Inc.	351	1,210	85	429	641	4		4.77	
Texas Mexican Ry. Co.	146	1,522	13	659	600	8	3	1,778	
Nisconsin Central LTD. All others	146 457	1,803 1,732	2 20	1,028 706	567 649	26 43	24 36	2,00 1,80	
Class II railroads, total	9,788	\$1,256	2,074	\$427	\$691	345	243	\$1,871	

Table B12.--Employee annuities in current-payment status on December 31, 1998, and awarded in 1998, by last railroad employer - Continued

		In current-payme	Railroad annuities awarded in 1998					
	Railroad	annuities	D	ual beneficiari	es		Immediate retirements	
Last railroad employer	Number	Average amount	Number	Average RR annuity	Average SS benefit	Total	Number	Average amount
Camas Prairie RR. Co.	127	1,411	20	583	600	7	6	\$1,966
Canadian National Ry. Inc.	583	491	41	446	630	7	1	69
Chicago South Shore and South Bend RR.	170	1,156	56	477	662			
Chicago, Milwaukee, St. Paul & Pacific RR. Co.	4,584	1,055	1,412	435	683	63		
Chicago, Rock Island & Pacific RR. Co.	2,731	964	865	436	671	89		
Colorado and Wyoming Ry. Co.	144	1,320	33	719	548	4	2	2,157
Illinois & Midland RR. Inc.	181	1,245	51	356	834	3	2	1,475
Long Island RR. Co.	3,632	1,346	1,213	870	518	298	221	2,009
Maine Central RR. Co.	607	1,274	101	508	587	7		
Metro-North Commuter RR. Co.	1,313	1,793	90	997	670	79	68	1,829
New Jersey Transit Rail Operations, Inc.	855	1,855	36	1,106	579	74	65	1,960
Northeast III. Regional Commuter RR. Corp. (Metra)	671	1,914	45	1,058	616	60	58	2,006
Northwestern Pacific RR. Co.	219	1,055	81	441	677	2		
Pittsburgh and Lake Erie Properties, Inc.	1,141	1,265	255	367	751	11		
Port Authority Trans-Hudson Corp. (PATH)	416	1,545	67	537	756	31	27	1,952
Richmond, Fredericksburg & Potomac Ry. Co.	595	1,290	159	563	618	4		
Southeastern Penn Trans Auth-Reg Highspeed								
Lines (SEPTA)	209	1,749	7	937	529	7	6	1,440
Springfield Terminal Ry. Co., Vermont	458	1,663	17	610	629	34	30	1,713
All others	4,489	1,124	1,295	352	738	234	131	1,618
Class III railroads, total	23,125	\$1,241	5,844	\$530	\$657	1,014	617	\$1,873
Aliquippa & Southern RR. Co.	203	\$1,438	21	\$619	\$654	4	1	\$1,713
Alton & Southern Ry. Co.	255	1,519	37	510	750	16	10	2,097
Baltimore & Ohio Chicago Terminal RR. Co.	291	1,060	91	412	679	4		
Belt Ry. Co. of Chicago	491	1,519	81	568	580	23	20	2,294
Birmingham Southern RR. Co.	168	1,345	28	477	705	6	5	1,532
Canton RR. Co.	107	1,048	33	405	754	5		
Chicago & Western Indiana RR. Co.	205	779	95	403	709	3		
Chicago Union Station Co.	185	928	73	413	758	3		
Cincinnati Union Terminal Co.	241	634	121	331	702	3		
Conemaugh & Black Lick RR. Co.	220	1,345	21	684	551	2		
Cuyahoga Valley Ry. Co.	143	1,479	14	596	601	10	10	2,047
Houston Belt & Terminal Ry. Co.	542	1,446	98	500	640	27	19	1,921
Indiana Harbor Belt RR. Co.	877	1,423	166	543	702	26	17	1,941
Kansas City Terminal Ry. Co.	481	1,143	125	526	631	9	1	1,793
Keystone Railroad Inc.	340	1,417	47	811	414	10	7	1,921

Table B12.--Employee annuities in current-payment status on December 31, 1998, and awarded in 1998, by last railroad employer - Continued

		In current-payme	ent status on Dece	Railroad annuities awarded in 1998					
	Railroad	annuities	D	ual beneficiar	ies		Immediate retirements		
Last railroad employer	Number	Average amount	Number	Average RR annuity	Average SS benefit	Total	Number	Average amount	
Lake Terminal RR. Co.	196	\$1,290	31	\$536	\$510	11	8	\$1,585	
Los Angeles Union Passenger Terminal	151	621	83	359	692	1			
Manufacturers Ry. Co. St. Louis	106	1,479	12	672	691	3	1	1,636	
Minnesota Transfer Ry. Co.	107	1,066	33	458	725				
Monongahela Connecting RR. Co.	280	1,382	27	680	556	7	7	1,952	
New Orleans Public Belt RR.	149	1,562	14	585	691	7	5	1,729	
Ogden Union Ry. & Depot Co.	145	1,093	34	463	614	1			
Patapsco & Back Rivers RR. Co.	422	1,414	53	674	537	11	10	1,894	
Peoria & Pekin Union Ry. Co.	157	1,462	28	613	627	6	6	1,980	
Pittsburgh & Conneaut Dock Co.	178	1,265	30	439	722	7	4	1,546	
Port Terminal RR. Association	260	1,567	30	644	679	14	10	2,104	
Portland Terminal Co. (Maine)	151	1,254	26	592	553	1		•	
Portland Terminal RR. Co. (Oregon)	265	1,141	87	496	636	2	 1	2,081	
` ` ,	202		27	810	464	17	16		
River Terminal Ry. Co.		1,535						2,027	
South Buffalo Ry. Co.	428	1,228	100	674	572	9	3	1,776	
St. Paul Union Depot Co.	128	766	51	397	672	5			
Terminal RR. Association of St. Louis	1,157	1,339	231	500	642	23	16	2,106	
Union RR. Co. of Pittsburgh PA	960	1,327	135	567	630	12	10	1,809	
All others	2,357	1,002	881	369	739	71	32	1,729	
Switching and terminal companies, total	12,548	\$1,243	2,964	\$472	\$674	359	219	\$1,932	
Fruit Growers Express Co.	460	\$1,139	112	\$511	\$657	16	9	\$1,785	
Merchants Despatch Transportation Corp.	119	975	48	373	727				
Pacific Fruit Express Co.	1,098	1.024	342	422	643	7			
Pullman Co.	1,384	390	1.034	242	788	4			
Santa Fe Terminal Services, Inc.	121	1.094	30	363	876	4			
Union Pacific Fruit Express Co.	241	1,566	10	625	659	7	6	1,809	
Western Fruit Express Co.	185	1,308	34	593	564	12	5	1,760	
All others	185	1,201	46	513	720	17	6	1,447	
Car loan companies, total	3,793	\$864	1,656	\$321	\$742	67	26	\$1,708	
Association of American Railroads	313	\$1,293	68	\$458	\$816	20	9	\$1,568	
Eastern Railroad Association	177	φ1,293 921	68	ъ <del>4</del> 56 321	941	3			
	182	1,392	31	579	710	3 10		2 222	
Railroad Support Services	_							2,222	
Western Railroad Assn.	655	1,130	171	420	731	23	1	1,835	
All others	268	1,045	93	359	818	5	2	1,032	
Railroad associations, total	1,595	\$1,155	431	\$409	\$794	61	15	\$1,645	

Table B12.--Employee annuities in current-payment status on December 31, 1998, and awarded in 1998, by last railroad employer - Continued

		In current-payme	nt status on Dece	ember 31, 199	8	Railroad annuities awarded in 1998			
	Railroad	annuities	Dual beneficiaries				Immediate retirements		
Last railroad employer	Number	Average amount	Number	Average RR annuity	Average SS benefit	Total	Number	Average amount	
Brotherhood of Locomotive Engineers	174	\$1,599	26	\$463	\$711	18	17	\$2,089	
Brotherhood of Maintenance-of-Way Employees	229	1,363	40	394	712	15	11	1,985	
International Association of Machinists &									
Aerospace Workers	400	1,195	104	510	662	23	16	1,916	
International Brotherhood Blmkrs, Shp Bldrs,									
Blksmths & Hlprs	134	1,116	34	411	734	8	5	1,556	
International Brotherhood of Electrical Workers	350	1,311	76	566	690	13	11	1,867	
Transportation Communications Union	715	1,290	174	429	741	27	20	1,944	
United Transportation Union	1,090	1,532	188	415	781	102	92	2,097	
All others	276	1,263	76	387	871	14	9	1,802	
National railway labor organizations, total	3,368	\$1,371	718	\$446	\$745	220	181	\$2,013	
Board of Trustees of the Galveston Wharves	192	\$1,031	71	\$481	\$636	6			
C and O Employees' Hospital Assn.	232	640	95	268	680	12	1	\$2,491	
Illinois Central Hospital Association	140	547	87	268	792				
National Carloading Corp.	214	415	152	178	913				
REA Express, Inc.	7,707	785	3,491	416	700	151			
Southwestern Transportation Co.	178	488	122	273	811				
Union Pacific RR. Employees' Health Systems	249	745	144	264	1,269	8	2	1,379	
Universal Carloading & Distributing Co. Inc.	160	291	136	170	908				
All others	1,075	859	488	286	838	41	6	2,174	
Miscellaneous employers, total	10,147	\$769	4,786	\$375	\$747	218	9	\$2,032	
Grand total	323,219	\$1,323	65,833	\$452	\$682	11,539	7,700	\$1,960	

NOTE.-- Only employers with 100 or more annuitants on the Board's payment rolls on December 31, 1998, are shown individually. Data for companies which ceased reporting service and compensation for their own employees before 1998 are combined with data for the currently reporting employer. Employers no longer covered by the Railroad Retirement Act are shown individually if they still had 100 or more retired employees on the Board's rolls on December 31, 1998. Grand total includes employees for whom a last railroad employer could not be identified. Railroad annuity amounts include regular and supplemental annuities.